

Exhibit 20



EDUCATIONAL COMMISSION for FOREIGN MEDICAL GRADUATES

PHILADELPHIA OFFICE

3624 MARKET STREET, PHILADELPHIA, PENNSYLVANIA 19104-2685, U.S.A.

TELEPHONE: 215-386-5900 • FAX: 215-386-9767 • INTERNET: www.ecfmg.org

Personal and Confidential
Via Federal Express

August 22, 2000

Dr. John Akoda
22344 Rolling Hill Lane
Laytonsville, MD 20882

Re: USMLE™/ECFMG® Identification No. 0-553-258-5

Dear Dr. Akoda:

The Educational Commission for Foreign Medical Graduates (ECFMG) has received information alleging that you may have engaged in irregular behavior.

According to ECFMG records, in January 1996, you submitted an application to ECFMG to take the March 1996 United States Medical Licensing Examination (USMLE) Step 2 and June 1996 USMLE Step 1. You certified on the application that your name was "John Nosa Akoda" and that you had not previously submitted an application to ECFMG. You also certified, among other information, that your date of birth was January 1, 1959 and that you graduated from the Faculty of Medicine, University of Benin, Nigeria, in 1987.

According to information recently received by ECFMG, it is alleged you may have previously applied to ECFMG using the names "Oluwafemi Charles Igberase" (USMLE/ECFMG Identification No. 0-482-700-2) and "Igberase Oluwafemi Charles" (USMLE/ECFMG Identification No. 0-519-573-0). In November 1995, the ECFMG Committee on Medical Education Credentials took action to invalidate Standard ECFMG Certificate No. 0-519-573-0 and revoke Standard ECFMG Certificate No. 0-482-700-2. An appeal of these actions was taken to the ECFMG Review Committee on Appeals. After hearing the appeal, the ECFMG Review Committee on Appeals upheld the actions of the ECFMG Committee on Medical Education Credentials, but limited the length of the revocation of Standard ECFMG Certificate No. 0-482-700-2 to five years, i.e., until July 10, 2001.

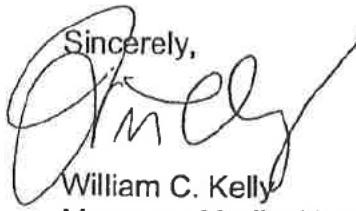
When you applied to ECFMG, you certified on your application that the "falsification of this application or the submission of any falsified educational documents to ECFMG ...may be sufficient cause for ECFMG to bar me from the examination, to terminate my participation in the examination, to withhold and/or invalidate the results of my examination, to withhold a certificate, revoke a certificate, or to take other appropriate action." A copy of the certification statement you signed is enclosed.

ECFMG® is an organization committed to promoting excellence in international medical education.

Dr. John Akoda
August 22, 2000
Page 2

ECFMG requires an explanation from you in writing within fifteen (15) days of your receipt of this letter. The information in your ECFMG file, together with your explanation and any other material you submit, will be referred to the ECFMG Committee on Medical Education Credentials for review at its next scheduled meeting.

Please send all communications and material in this matter to my attention. If you have any questions, please telephone me at (215) 823-2277.

Sincerely,

William C. Kelly
Manager, Medical Education
Credentials Department

/wck
Enclosure